ABSTRACT

An interchange party computer system (IPCS) having means for presenting user interfaces to consumer computer systems and capturing data

5 input through the user interfaces, the IPCS being associated with at least one database holding data representing a plurality of consumer profiles, the profiles including consumer profiles expressing service selection attributes for a plurality of service sectors, and at least one database holding data for a plurality of service programs under a plurality of service sectors, each sector being

10 represented by service programs from a plurality of service providers, the IPCS including (a) a Service Comparison/Selection Module; (b) an Automatic Bill Payment Module; (c) an Automated Services Monitoring Module; (d) an Automated Best Services Selection Module; (e) a Services Search Module; (f) an Incentive Program Module; (g) a Data Mining Module; and/or (h) a Pooling

15 Module.